Statement initialed by the Examiner indicating that the documents were considered by the Patent Office. Confirmation that the Examiner has considered Applicant's December 18, 2001 Information Disclosure Statement, and the documents submitted therewith, is respectfully requested. A copy of the December 18, 2001 Information Disclosure Statement is provided herewith. A copy of a date stamped postcard is also provided herewith, indicating that the Information Disclosure Statement was received by the Patent Office.

The Invention

The present invention provides a network where financial transaction information is used to generate accounting statements. Independent Claims 28, 45, 51, 55, 59, 63, 67, 69 and 70 are reproduced below.

28.   A method of providing financial accounting statements for a first entity, comprising:

providing transaction codes, including standardized codes;

the first entity conducting with a plurality of other entities separate financial transactions;

associating at least one of the transaction codes at about the time when funds are transferred or instructions are given for transfer to complete each financial transaction;

transmitting a record of each transaction and the at least one transaction code via a network to at least one file; and

sorting the transactions in the at least one file and producing an accounting statement.

45.   A system for providing financial accounting statements for a first entity, comprising:

a first computer having at least one file from which an accounting statement may be generated;

a second computer for receiving data inputs, said data inputs including electronically recorded financial transactions made between said first entity and a second entity;

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a communication network for transferring said data inputs from said second computer to said file of said first computer; and

means for performing two or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs, and producing said accounting statement.

51.   A computer assisted method for producing an accounting statement for a first entity, comprising:

providing transaction codes, including standardized codes;

the first entity conducting with a plurality of other entities separate financial transactions;

associating at least one of the transaction codes at about the time when funds are transferred or instructions are given for transfer to complete each financial transaction;

transmitting a record of each transaction and the at least one transaction code via a network to at least one file; and

sorting the transactions in the at least one file and producing an accounting statement.

55.   A computer readable medium containing instructions for performing a method for producing an accounting statement for a first entity comprising:

providing transaction codes, including standardized codes;

the first entity conducting with a plurality of other entities separate financial transactions;

associating at least one of the transaction codes at about the time when funds are transferred or instructions are given for transfer to complete each financial transaction;

transmitting a record of each transaction and the at least one transaction code via a network to at least one file; and

sorting the transactions in the at least one file and producing an accounting statement.

59.   An apparatus for producing an accounting statement for an entity comprising:

means for providing transaction codes, including standardized codes;

means for the first entity to conduct with a plurality of other entities separate financial transactions;

means for associating at least one of the transaction codes at about the time when funds are transferred or instructions are given for transfer to complete each financial transaction;

means for transmitting a record of each transaction and the at least one transaction code via a network to at least one file; and

means for sorting the transactions in the at least one file and producing an accounting statement.

63.   A computer data signal embodied in a carrier wave, the computer data signal carrying instructions for performing a method for producing an accounting statement for a first entity, comprising:

providing transaction codes, including standardized codes;

the first entity conducting with a plurality of other entities separate financial transactions;

associating at least one of the transaction codes at about the time when funds are transferred or instructions are given for transfer to complete each financial transaction;

transmitting a record of each transaction and the at least one transaction code via a network to at least one file; and

sorting the transactions in the at least one file and producing an accounting statement.

67.   A computer assisted method for providing financial accounting statements for a first entity, comprising:

providing a first computer having at least one file from which an accounting statement may be generated;

providing a second computer for receiving data inputs, said data inputs including electronically recorded financial transactions made between said first entity and a second entity;

transferring said data inputs via a communication network from said second computer to said file of said first computer;

performing two or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs; and

producing said accounting statement.

69.   A computer readable medium containing instructions for performing a method for providing financial accounting statements for a first entity, comprising:

providing a first computer having at least one file from which an accounting statement may be generated;

providing a second computer for receiving data inputs, said data inputs including electronically recorded financial transactions made between said first entity and a second entity;

transferring said data inputs via a communication network from said second computer to said file of said first computer;

performing two or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs; and

producing said accounting statement.

70.   A computer data signal embodied in a carrier wave, the computer data signal carrying instructions for performing a method for providing financial accounting statements for a first entity, comprising:

providing a first computer having at least one file from which an accounting statement may be generated;

providing a second computer for receiving data inputs, said data inputs including electronically recorded financial transactions made between said first entity and a second entity;

transferring said data inputs via a communication network from said second computer to said file of said first computer;

performing two or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs; and producing said accounting statement.

35 U.S.C. § 103 Rejections

Claims 28-33, 35, 37, 41-45, 47, 51-62 and 67-69 stand rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Josephson et al. '190. Dependent Claims 34, 36, 39, 40, 46 and 48-50 stand rejected under 35 U.S.C. 103(a) as allegedly being unpatentable over Josephson et al. '190 in view of Lyons et al. '141. Claims 38, 63-66 and 70 stand rejected under 35 U.S.C. § 103(a) as allegedly be unpatentable over Josephson et al. '190 in view of Parker '368. Applicant respectfully traverses these rejections.

The Office Action states with respect to independent Claims 28, 45, 51, 55, 59, 67 and 69 that Josephson et al. '190 discloses a method of providing financial accounting statements for a first entity comprising: providing transaction codes, including standardized codes; the first entity conducting with a plurality of other entities separate financial transactions; associating at least one of the transaction codes at about the time when funds are transferred or instructions are given for transfer to complete each financial transaction; transmitting a record of each transaction and the at least one transaction code via a network to at least one file; and sorting the transaction in the at least one file and producing an accounting statement. The Office Action further states that:

> Official notice is taken that it is old and well known in the accounting and financial systems computer art to get the advantage of providing financial accounting statements in the form of an electronic cash letter. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to include financial accounting statements in the form of automatically updated electronic cash letter to get the advantage of transmitting financial transactions and updated reports reflecting the financial transactions.

Independent Claims 63 and 70 stand rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Josephson et al. '190 in view of Parker '368. According to the Office Action, Josephson et al. '190 discloses all of the features of independent

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Claims 63 and 70 except a carrier wave. The Office Action relies upon Parker '368 as a teaching of the use of a carrier wave.

Applicant submits that Josephson et al. '190 alone, or in combination with Parker '368, does not teach or suggest the presently claimed invention as recited in independent Claims 28, 45, 51, 55, 59, 63, 67, 69 and 70.

Josephson et al. '190 discloses an electronic check presentment system used between payee banks and payor banks. The check presentment system includes a return notification system in which the payee banks are electronically notified of any checks that have problems such as insufficient balances, stop payment orders, etc. As disclosed at column 6, lines 26-40 of Josephson et al. '190, the system provides immediate electronic preliminary notification to the bank of first deposit (the payee bank) of non-payment of a check as a result of an exception condition (such as insufficient balance, stop payment order, etc.) detected during the check clearing process by the payor bank. As set forth in further detail at column 9, lines 39-68, such return item notifications (RNOTES) provide a method to create preliminary and final notification of return checks and to transmit such notification from the payor bank to the payee bank. Four types of notifications are disclosed: (1) preliminary notifications generated for exception items identified during the payor bank's conventional DDA process; (2) final notifications generated following a bank's final pay/no pay decision; (3) return notifications denoting that a return is eligible to be recleared; and (4) return confirmation notification that a specific check has been paid (see column 9, lines 59-68 and column 22, lines 15-36).

As set forth at column 6, lines 41-51 of Josephson et al. '190, the system also provides means to incorporate instructions for the handling of each return check. As more fully described at column 10, lines 4-19, the system includes the capability for the presenting bank (payee bank) to append eligibility flags and disposition codes for each check that is being handled electronically. The establishment of eligibility flags by the presenting bank is disclosed in further detail at column 22, line 37 to column 23, line 17 of Josephson et al. '190. Details of the disposition instructions are provided at column 25, lines 5-15.

The check presentment system between payee and payor banks disclosed in Josephson et al. '190 is distinct from the presently claimed invention. For example, independent Claim 28 recites:

> A method of providing financial accounting statements for a first entity, comprising:
> providing transaction codes, including standardized codes;
> the first entity conducting with a plurality of other entities separate financial transactions;
> associating at least one of the transaction codes at about the time when funds are transferred or instructions are given for transfer to complete each financial transaction;
> transmitting a record of each transaction and the at least one transaction code via a network to at least one file; and
> sorting the transactions in the at least one file and producing an accounting statement.

Although the Office Action states that Josephson et al. '190 discloses a method of providing <u>financial accounting statements</u>, Applicant can find no such disclosure of an accounting statement in the reference. The Examiner is respectfully requested to specifically identify what feature disclosed in Josephson et al. '190 allegedly corresponds to Applicant's claimed financial accounting statement. The Office Action states that "official notice is taken that it is well known in the accounting and financial systems computer art to get the advantage of providing financial accounting statements in the form of an electronic cash letter". However, absent such a teaching or suggestion in the Josephson et al. '190 reference, or the other prior art of record, it is submitted that the rejection is improper and should be withdrawn.

The Office Action states that Josephson et al. '190 discloses a <u>first entity</u> and a <u>plurality of other entities</u> but does not specifically indicate what those entities are. For example, is the Examiner reading the presently claimed "first entity" as a payee bank disclosed by Josephson et al. '190, or as a "payor bank" disclosed by the reference?

The Office Action states that Josephson et al. '190 discloses the provision of <u>transaction codes</u> including <u>standardized codes</u>, but does not indicate what "code" of the reference the Examiner considers to represent a transaction code, or what "code" of the

reference is considered to represent a standardized code. Clarification is respectfully requested.

Similarly, the Office Action states that Josephson et al. '190 discloses separate financial transactions but does not specify what transactions disclosed in the reference allegedly read on Applicant's claimed separate financial transactions. Clarification is requested.

Furthermore, although the Office Action states that Josephson et al. '190 discloses the association of at least one of the transaction codes at about the time when funds are transferred or instructions are given for transfer to complete each financial transaction, Applicant cannot discern any such association step at about the time when funds are transferred or instructions are given for transfer in the Josephson et al. '190 reference. Clarification by the Examiner is requested.

The Office Action further states that Josephson et al. '190 discloses transmission of a record of each transaction in the at least one transaction code via a network to at least one file, but does not explain where Josephson et al. '190 discloses that a record of each transaction and at least one transaction code is transmitted via a network to at least one file. Again, clarification is requested.

The Office Action also states that Josephson et al. '190 discloses sorting the transactions in the at least one file and producing an accounting statement. Applicant can find no disclosure of such a transaction sorting step in at least one file in the Josephson et al. '190 reference, and can find no disclosure of the production of an accounting statement in the reference.

If the rejection based upon Josephson et al. '190 is maintained by the Patent Office, a detailed explanation by the Examiner of every feature disclosed by Josephson et al. '190 that allegedly reads on every feature of the presently claimed invention is respectfully requested.
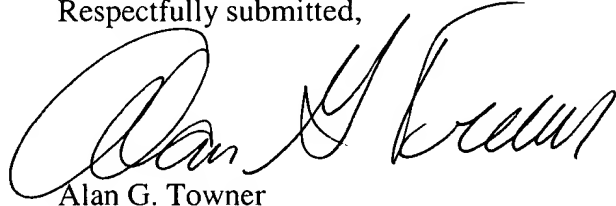
Summary

Applicant submits that the presently claimed invention, as recited in independent Claims 28, 45, 51, 55, 59, 63, 67, 69 and 70, is patentable over Josephson et al. '190 alone, or in combination with the other prior art of record. The prior art of record does

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not teach or suggest the combinations of features recited in each of independent Claims 28, 45, 51, 55, 59, 63, 67, 69 and 70. Accordingly, an early notice of allowance of this application is respectfully requested.

In the event that any outstanding matters remain in connection with this application, the Examiner is invited to telephone the undersigned at (412) 263-4340 to discuss such matters.

Respectfully submitted,

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